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## Weed and Seed program expands to help with college, housing

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The teenage Abbey Thomas likely would not recognize herself today -- clean and sober from drug use for more than two years and on track towards a college degree.

As a participant in Tippecanoe County's re-entry program for recently released prison inmates, Thomas has been able to turn her life around in a way she never imagined possible.

"I want to get away from food stamps and financial dependence," she said. "I've been living paycheck to paycheck all my life. ... Higher education would open more doors for me."

Thomas, 21, learned last week that she was among the first recipients who qualified for a new savings program through the city of Lafayette's Weed and Seed initiative, United Way of Greater Lafayette and Lafayette Bank and Trust.

She shared her story Monday morning during a news conference to formally announce the partnership, called Individual Development Accounts. The five-year, \$495,000 program will help participants pay for home purchases or education costs by matching \$3 for each \$1 saved.

Pre-applications currently are being accepted.

Lafayette's Weed and Seed efforts began in September 2007 with a \$1 million grant from the U.S. Department of Justice. The goal is to reduce crime and revitalize the community by strengthening families and neighborhoods over the next five years.

Adam Murphy, the city's Weed and Seed site coordinator, said people saving up for school can have up to \$1,250 matched for a total of \$5,000. It will go toward tuition, books and other costs at Ivy Tech Community College.

Individuals saving to purchase a home can have up to \$2,000 matched for a total of \$8,000, he said. Couples saving up to \$4,000 will receive a total of \$16,000.

JoAnn Miller, associate dean for Purdue University's Interdisciplinary Studies and Engagement and the grant proposal's author, said the federal savings cap is in place to ensure that participants are using their incomes to pay bills and other expenses in addition to saving.

Participants also are required to take financial management and budgeting classes.

"This is not a handout program," Miller said.

To qualify, participants must be within 200 percent of the national poverty level, which is about \$40,000 for a family of four.

United Way, which received \$128,000 as a federal match for the Individual Development Accounts program in September, will be in charge of administering it.

The agency currently is seeking a nonprofit organization to provide case management for participants.

Thomas, who hopes to pursue a degree in nursing or environmental science, will be able to start using her savings after 18 months. The mother of 9-month-old Zoey said she is excited for the program to begin.

"It is amazing to have this opportunity, because I never thought I would," Thomas said.

Lafayette resident David Reynolds, who recently learned he qualified to save toward home ownership, agrees. Since 1993, Reynolds estimates that his family has moved seven times.

Reynolds said he looks forward to being able to provide stability for his children, ages 9, 11 and 14. He was accompanied during Monday's news conference by his 11-year-old, Abigail.

"Who hasn't dreamed of owning their own home? I never thought it could happen for us," said Reynolds, who was placed into Tippecanoe County's re-entry program after serving five years in prison for conspiracy to deal methamphetamine.

"We've always taken pride in fixing up our place, no matter where we lived, and getting to know our neighbors.

" ... But most importantly, this is for our kids. It will be great for them."

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